

thereby and as beneficiary under said Deed of Trust Note secured thereby and as beneficiary under said Deed of Trust does hereby appoint Seymour B. Stern, as Substituted Trustee for the purpose of foreclosure, in place and stead of C. Monroe Keeney and Robert E. Gearing.

IN WITNESS WHEREOF, Fredericktown Bank & Trust Company of Frederick, has executed these presents under seal as of the day and year first above written.

Signed, Sealed, and delivered in the presence of two witnesses.

WITNESS:

FREDERICKTOWN BANK &
TRUST COMPANY

Barbara F. Hiltner
Barbara F. Hiltner

Robert E. Gearing
Robert E. Gearing, President

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 21st day of May, 1981, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared C. Monroe Keeney and Robert E. Gearing and they did acknowledge the foregoing Substitution of Trustee Under Deed of Trust to be his act and deed.

WITNESS my hand and Notarial Seal.

Barbara F. Cramer
NOTARY PUBLIC
Barbara F. Cramer